

Certificate of Notice Page 1 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
4/18/23 12:32 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:
BARBARA A GALATI

Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-20223 JAD

Chapter 13

Related to ECF No. 45

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 18th day of April, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


jah
JEFFERY A. DELLER
UNITED STATES BANKRUPTCY JUDGE

In re:
Barbara A Galati
Debtor

Case No. 18-20223-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 18, 2023

User: auto
Form ID: pdf900

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Total Noticed: 89

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db	+ Barbara A Galati, 45 McMurray Road, Pittsburgh, PA 15241-1649
cr	+ Township of Reserve, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6002
14762000	AHN Emergency Group of Pittsburgh, Ltd., 4535 Dressler Rd. NW, Canton, OH 44718-2545
14762001	Allegheny County Treasurer, 436 Grant Street, Room 109 Courthouse, Pittsburgh, PA 15219-2497
14762002	+ Allegheny General Anesthesia, PO Box 951915, Cleveland, OH 44193-0021
14762003	+ Allegheny General Hospital, 320 E. North Avenue, Pittsburgh, PA 15212-4772
14762004	+ Allegheny General Hospital Surgery, 320 E. North Avenue, Pittsburgh, PA 15212-4772
14762005	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
14762006	+ Allegheny Health Network Home Infusion, 311 23rd St. Ext., Suite 500, Sharpsburg, PA 15215-2821
14762007	+ Allegheny Imaging of McCandless, LLC, PO Box 1198, Somerset, PA 15501-0336
14762008	+ Allegheny Neurological Associates, 490 E North Ave Ste 500, Pittsburgh, PA 15212-4765
14762010	+ Allegheny Pulmonary and Critical Care, 490 E North Ave, Pittsburgh, PA 15212-4740
14762027	+ EMP Of Alle-kiski, Ltd, 1301 Carlisle St, Natrona Heights, PA 15065-1152
14771667	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14762031	+ Frederic I. Weinberg, Esq., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
14762032	Genesis Medical Associates, Inc., 8150 Perry Highway, Suite 300, Pittsburgh, PA 15237-5232
14762033	+ Healthsouth Harmarville, 320 Guys Run Road, Pittsburgh, PA 15238-1375
14762034	+ Heartland Home Health and Hospice, Dept L 1801, Columbus, OH 43260-0001
14762035	+ Heartland Home Hleath and Hospice, Dept L 1801, Columbus, OH 43260-0001
14762039	+ Koman & Kimmell Family Med, 8150 Perry Highway, Suite 101, Pittsburgh, PA 15237-5232
14762051	PNC Bank, 249 Fifth Avenue, One PNC Plaza, Pittsburgh, PA 15222
14762048	+ Peoples Natural Gas, PO Box 9037, Addison, TX 75001-9037
14762052	Portfolio Recovery, 120 Corporate Blvd., Ste 200, San Diego, CA 92123
14762055	Republic Services, 73 W Noblestown Rd., Carnegie, PA 15106-1668
14762056	+ Reserve Township, 33 Lonsdale Street, Pittsburgh, PA 15212-1396
14762057	+ Reserve Township Water Department, 33 Lonsdale Street, Pittsburgh, PA 15212-1396
14762058	Rostraver West Newton Emergency Services, P.O. Box 603, Homestead, PA 15120
14762059	+ Shaler Area School District, c/o Pa Municipal Service Co., 336 Delaware Ave, Dept L, Oakmont, PA 15139-2138
14788896	+ Township of Reserve, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14762070	Tri-State Orthopaedics & Sports Medicine, 5900 Corporate Drive, Pittsburgh, PA 15237-7005
14859975	+ TriState Orthopaedics & Sports Medicine, 5900 Corporate Drive Ste. 200, Pittsburgh, PA 15237-7005
14762072	United Telemanagement Corp., Billing Department, PO Box 145465, Cincinnati, OH 45250-5465
14762073	+ William Silbach, 1023 Garden Place, Glenshaw, PA 15116-2244

TOTAL: 33

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com		

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		Apr 18 2023 23:30:00	County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
14762009	+ Email/Text: jsallpod@hotmail.com	Apr 18 2023 23:30:00	Allegheny Podiatry, 640 Rodi Road, Pittsburgh, PA 15235-4512
14762011	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 18 2023 23:30:00	Bank of America, PO Box 15019, Wilmington, DE 19886
14802992	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 18 2023 23:30:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14762012	^ MEBN	Apr 18 2023 23:28:49	Bay Area Credit Service, P.O. Box 467600, Atlanta, GA 31146-7600
14762013	+ Email/Text: bankruptcy@cavps.com	Apr 18 2023 23:30:00	Calvary Portfolio Services, PO Box 27288, Tempe, AZ 85285-7288
14762014	+ Email/Text: bankruptcy@cavps.com	Apr 18 2023 23:30:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Valhalla, NY 10595-2321
14762015	+ Email/Text: cms-bk@cms-collect.com	Apr 18 2023 23:30:00	Capital Management Services, 698 1/2 S. Ogden St., Buffalo, NY 14206-2317
14778340	Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 23:45:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14763978	+ Email/Text: bankruptcy@cavps.com	Apr 18 2023 23:30:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14762017	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 23:45:08	Citibank, N.A./Best Buy Credit Card, P.O. Box 790441, Saint Louis, MO 63179-0441
14762018	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 23:45:37	Citibank, N.A./Sears, P.O. Box 9001055, Louisville, KY 40290-1055
14762019	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 23:45:08	Citibank, N.A./Sears Mastercard, P.O. Box 9001055, Louisville, KY 40290-1055
14762021	Email/Text: documentfiling@lciinc.com	Apr 18 2023 23:30:00	Comcast, P.O. Box 3001, Southeastern, PA 19398-3001
14762022	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 23:30:00	Comenity Capital Bank, P.O. Box 183003, Columbus, OH 43218-3003
14788894	+ Email/Text: ebnjts@grblaw.com	Apr 18 2023 23:30:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14762023	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 18 2023 23:30:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14762024	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 18 2023 23:30:00	Credit Managment Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14762025	^ MEBN	Apr 18 2023 23:28:07	D & A Services, 1400 E. Touhy Ave, Ste. G2, Des Plaines, IL 60018-3338
14774968	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 23:45:37	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14762041	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 23:45:24	Macy's/Department Stores National Bank, PO Box 9001094, Louisville, KY 40290-1094
14983489	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14762026	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 18 2023 23:30:00	Duquesne Light, ATTN: Bankruptcy, 411 Seventh Avenue (16-1), Pittsburgh, PA 15219-1942

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14798694	+ Email/Text: kburkley@bernsteinlaw.com	Apr 18 2023 23:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14762028	+ Email/Text: bankruptcy@erieinsurance.com	Apr 18 2023 23:30:00	Erie Insurance, 100 Erie Insurance Group, Erie, PA 16530-9000
14762029	Email/Text: data_processing@fin-rec.com	Apr 18 2023 23:30:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
14762030	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 18 2023 23:30:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
14771666	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Apr 18 2023 23:30:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14762036	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 18 2023 23:45:08	Home Depot/Citibank N.A., P.O. Box 790328, Saint Louis, MO 63179-0328
14762038	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 18 2023 23:30:00	Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14762040	+ Email/Text: bnc-capio@quantum3group.com	Apr 18 2023 23:30:00	Law Offices of Mitchell D. Bluhm, & Associates, LLC, 3400 Texacoma Parkway, Ste. 100, Sherman, TX 75090-1916
14766787	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2023 23:30:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14762042	Email/Text: bankruptcy@mermed.com	Apr 18 2023 23:30:00	Merchants & Medical Credit Corp., 6324 Taylor Drive, Flint, MI 48507-4685
14762044	Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2023 23:30:00	Midland Credit Management, Inc., P.O. Box 13105, Roanoke, VA 24031-3105
14762043	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2023 23:30:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14762045	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2023 23:30:00	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2710
14762050	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570
14762049	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Bank, PO Box 856177, Louisville, KY 40285
14802207	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2023 23:30:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14762053	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2023 23:45:22	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14762629	+ Email/PDF: rmscedi@recoverycorp.com	Apr 18 2023 23:45:37	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14792395	+ Email/Text: ebnpeoples@grblaw.com	Apr 18 2023 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14795832	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14795833	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14762054	+ Email/Text: BankruptcyMail@questdiagnostics.com	Apr 18 2023 23:31:00	Quest Diagnostic, PO Box 7302, Hollister, MO 65673-7302
14762061	Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 23:45:08	Synchrony Bank/ Sam's Club DC, P.O. Box 96061, Orlando, FL 32896-0061
14762062	Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 23:45:36	Synchrony Bank/Levin Furniture, P.O. Box 96061, Orlando, FL 32896-0061

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14762063	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 23:45:22	Synchrony Bank/Lowes, P.O. Box 96061, Orlando, FL 32896-0061
14762064	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 23:45:06	Synchrony Bank/Sam's Club, P.O. Box 96061, Orlando, FL 32896-0061
14762065	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 23:45:36	Synchrony Bank/Walmart, P.O. Box 96061, Orlando, FL 32896-0061
14762066	Email/PDF: gecsedl@recoverycorp.com	Apr 18 2023 23:45:36	TJX Rewards/SYNCB, PO Box 530949, Atlanta, GA 30353-0949
14762067	+ Email/Text: bankruptcydepartment@tsico.com	Apr 18 2023 23:30:00	Transworld Sysems Inc., 9525 Sweet Valley Drive, Building A, Cleveland, OH 44125-4237
14762068	+ Email/Text: bankruptcydepartment@tsico.com	Apr 18 2023 23:30:00	Transworld Sysems Inc., 9525 Sweet Valley Drive, Building A, Valley View, Cleveland, OH 44125-4237
14762069	+ Email/Text: bankruptcydepartment@tsico.com	Apr 18 2023 23:30:00	Transworld Systems Inc., 500 Virginia Dr., Suite 514, Fort Washington, PA 19034-2733
14762071	+ Email/Text: BAN5620@UCBINC.COM	Apr 18 2023 23:30:00	United Collection Bureau, Inc., 5620 Southwick Blvd., Suite 206, Toledo, OH 43614-1501

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny Health Network Healthcare @ Home
cr		PNC BANK, NATIONAL ASSOCIATION
14762020		Collction Service Center, 363 Vanadium Road, Ste. 109, NY 13446
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14762046	*+	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2710
14784386	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14774933	##+	Allegheny Health Network Healthcare @ Home, c/o Celtic Healthcare, 150 Scharberry Lane, Mars, PA 16046-2430
14762016	##+	Celtic Healthcare of Westmoreland, 150 Scharberry Lane, Mars, PA 16046-2430
14762037	##+	Klingensmith Healthcare Inc., 125 51st St, Pittsburgh, PA 15201-2709
14762047	##	Parkview Vol Fire Dept, 926 Locust St., c/o Medical Billing Group, Coraopolis, PA 15108-1711
14762060	##+	SRA Associates LLC, 401 Minnetonka Rd., Hi Nella, NJ 08083-2914

TOTAL: 3 Undeliverable, 6 Duplicate, 5 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

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User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles James Grudowski	on behalf of Debtor Barbara A Galati cjg@grudowskilaw.com admin@grudowskilaw.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Jeffrey R. Hunt	on behalf of Creditor Township of Reserve jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Michael P. Kruszewski	on behalf of Creditor Allegheny Health Network Healthcare @ Home mkruszewski@quinnfirm.com slowe@quinnfirm.com;quinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10